Reflecting on the Previous Medium-Term Management Plan

Plan Period April 2021 to March 2024 (Three Years)

OKB

Let's Do It!

~Brilliant Employees and Vibrant Communities~

Vision

A corporate group needed by communities,
one that inspires a sense of shared emotions and excitement with our customers

As "the community's own financial institution" that customers can consult regarding any matter, whether financial or non-financial, we aim to revitalize regions and be a corporate group needed by communities by providing one-to-one added value to each and every customer in a timely and appropriate manner.

Basic strategies

- Enhance the consultation-type business model
- Strengthen contact points with customers
- Business Process Re-engineering

KPI

Item	2022	2023	2024	
Profitability of services for customers (non-consolidated) *1	▲¥0.7 billion	¥3.5 billion	¥6.7 billion	Earn a profit
Capital adequacy ratio (consolidated)	8.74%	8.52%	8.87%	8.3% or higher
Core OHR (consolidated) *2	75.7%	71.9%	79.6%	Around 75%
Net income attributable to owners of the parent (consolidated) *3	¥10.6 billion	¥4.8 billion	¥9.4 billion	¥9.5 billion or more
Fees and commissions profit ratio (non-consolidated) *4	10.2%	13.9%	20.1%	13% or higher
Number of consulting proposals for businesses (non-consolidated) *5	4,020	4,053	5,270	3,300 or more
Number of consulting proposals for individuals (non-consolidated) *6	32,352	40,218	71,301	33,000 or more

*1 Loan and deposit profit + Fees and commissions profit - Expenses *2 Expenses ÷ Core gross business profit *3 Net income attributable to owners of the parent
*4 Fees and commissions profit ÷ Core gross business profit *5 Number of proposals regarding assistance in formulating business plans, consultations regarding business succession, arranging business matching meetings, obtaining useful information related to medical, nursing care, and education providers, etc *6 Number of proposals regarding assets under management, trusts, etc.

Medium-Term Management Plan

Plan Period April 2024 to March 2027 (Three Years)

Always - Changing tomorrow, without changing our commitment

The Company started the Medium-Term Management Plan "Always - Changing tomorrow, without changing our commitment" (April 2024 to March 2027) from April 2024.

Long-term Vision

The OKB Group, making communities and employees happy-pursuing the "appreciation" of our customers-

- Realizing "community happiness" by fostering employee happiness (challenging and rewarding work)
- Realizing sustainability of communities and the OKB Group by having a presence that is needed by communities (= a presence that can make communities happy)

Basic strategies

- Our new Medium-Term Management Plan is founded on the materiality of the Basic Policy on Sustainability, taking three pillars being the growth strategy, human resources strategy and strengthening the management base as basic strategies, and by also engaging in support for community innovation through our DX strategy, we contribute to the development of prosperous local communities.

KPI

Item		Year ended March 31, 2024	Medium-Term Management Plan Numerical Targets	Long-term Numerical Targets
ROE (consolidated)	**Profitability** Striving to improve profitability by establishing a sustainable profit structure and through efficient management of capital	3.00%	3.5% or higher	5% or higher
Net income (consolidated)	**Group profitability** Striving to strengthen profitability for the entire Group	¥9.4 billion	¥12.0 billion or more	¥15.0 billion or more
Core OHR (consolidated) * Expenses ÷ Core gross business profit	**Efficiency** Striving to improve efficiency through expense controls, securing investment funds for sustainable growth	79.60%	75% or less	65% or less
Capital adequacy ratio (consolidated)	**Soundness** In addition to asset controls, maintaining appropriate levels of capital in light of the finalization of Basel III reforms	8.87%	9.0% or higher Finalization of Basel III reforms Transitional measures basis	¥9.5 billion or more Finalization of Basel III reforms Fully implemented basis

* Applying the finalization of Basel III reforms from FY2024 with transitional measures to increase the risk weighting for equities over five years in steps from 100% to 250%